Certificate Number: 05781-PAE-DE-035083934

Bankruptcy Case Number: 20-14285



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 13, 2020, at 10:09 o'clock AM PST, Kathy Grim completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 13, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: <u>President</u>